

Fill in this information to identify the case:

Debtor 1 Audrey L. BullarDebtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Ohio

Case number 16-12933**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association as Trustee

Name of creditor: of the Chalet Series IV TrustCourt claim no. (if known): 2

Last 4 digits of any number you use to identify the debtor's account:

2 0 7 7**Date of payment change:**Must be at least 21 days after date of this notice 06/01/2020New total payment: \$ 625.10
Principal, interest, and escrow, if any**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?** No Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____Current escrow payment: \$ 178.92New escrow payment: \$ 314.38**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?** No Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?** No Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Audrey L. Bullar
First Name Middle Name Last Name

Case number (if known) 16-12933

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Molly Slutsky Simons

Signature

Date 04/15/2020

Print: Molly Slutsky Simons
First Name Middle Name Last Name

Title Attorney for Creditor

Company Sottile & Barile, Attorneys at Law

Address 394 Wards Corner Road, Suite 180
Number Street
Loveland OH 45140
City State ZIP Code

Contact phone 513-444-4100 Email bankruptcy@sottileandbarile.com

323 FIFTH STREET

EUREKA, CA 95501

For Inquiries: (800) 603-0836

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: April 15, 2020

AUDREY L BULLAR
 928 MORRIS ST UNIT 3
 CINCINNATI OH 45206

Loan: [REDACTED]

Property Address:
 928 MORRIS STREET UNIT 3
 CINCINNATI, OH 45206

Annual Escrow Account Disclosure Statement
Account History

This is a statement of actual activity in your escrow account from June 2019 to May 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information		Current:	Effective Jun 01, 2020:	Escrow Balance Calculation	
Principal & Interest Pmt:		310.72	310.72	Due Date:	Dec 01, 2019
Escrow Payment:		178.92	314.38	Escrow Balance:	(711.75)
Other Funds Payment:		0.00	0.00	Anticipated Pmts to Escrow:	1,073.52
Assistance Payment (-):		0.00	0.00	Anticipated Pmts from Escrow (-):	115.26
Reserve Acct Payment:		0.00	0.00		
Total Payment:		\$489.64	\$625.10	Anticipated Escrow Balance:	\$246.51

Date	Payments to Escrow		Payments From Escrow			Escrow Balance	
	Anticipated	Actual	Anticipated	Actual	Description	Required	Actual
Jun 2019				1,240.50	Starting Balance * County Tax	0.00	(734.76)
Jul 2019	519.52			*		0.00	(1,975.26)
Aug 2019	259.76			*		0.00	(1,455.74)
Aug 2019	259.76			*		0.00	(1,195.98)
Aug 2019				150.35	* Escrow Disbursement	0.00	(936.22)
Sep 2019				58.14	* Escrow Disbursement	0.00	(1,086.57)
Oct 2019	259.76			*		0.00	(1,144.71)
Oct 2019	259.76			*		0.00	(884.95)
Oct 2019				58.14	* Forced Place Insur	0.00	(625.19)
Nov 2019	259.76			*		0.00	(463.33)
Nov 2019				58.01	* Forced Place Insur	0.00	(423.57)
Dec 2019	259.76			*		0.00	(481.58)
Dec 2019	259.76			*		0.00	(221.82)
Dec 2019				57.95	* Forced Place Insur	0.00	37.94
Jan 2020	259.76			*		0.00	(20.01)
Jan 2020				1,240.12	* County Tax	0.00	239.75
Jan 2020				57.82	* Forced Place Insur	0.00	(1,000.37)
Feb 2020	259.76			*		0.00	(1,058.19)
Feb 2020				57.76	* Forced Place Insur	0.00	(798.43)
Mar 2020	259.76			*		0.00	(856.19)
Mar 2020				57.69	* Forced Place Insur	0.00	(596.43)
Apr 2020				57.63	* Forced Place Insur	0.00	(654.12)
Apr 2020	894.60				Anticipated Transactions	0.00	(711.75)
May 2020	178.92			57.63	Forced Place Insur	125.22	
				57.63	Forced Place Insur	246.51	

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Analysis Date: April 15, 2020

AUDREY L BULLAR

Loan: [REDACTED]

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
Jun 2020	264.35	1,240.50	Starting Balance	246.51	1,447.22
Jun 2020		57.63	County Tax	(729.64)	471.07
Jul 2020	264.35	57.63	Forced Place Insur	(787.27)	413.44
Aug 2020	264.35	57.63	Forced Place Insur	(580.55)	620.16
Sep 2020	264.35	57.63	Forced Place Insur	(373.83)	826.88
Oct 2020	264.35	57.63	Forced Place Insur	(167.11)	1,033.60
Nov 2020	264.35	57.63	Forced Place Insur	39.61	1,240.32
Dec 2020	264.35	57.63	Forced Place Insur	246.33	1,447.04
Jan 2021	264.35	57.63	Forced Place Insur	453.05	1,653.76
Jan 2021	264.35	1,240.12	County Tax	(522.72)	677.99
Feb 2021		57.63	Forced Place Insur	(580.35)	620.36
Mar 2021	264.35	57.63	Forced Place Insur	(373.63)	827.08
Apr 2021	264.35	57.63	Forced Place Insur	(166.91)	1,033.80
May 2021	264.35	57.63	Forced Place Insur	39.81	1,240.52
				246.53	1,447.24
	<hr/>	<hr/>		\$3,172.20	\$3,172.18

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 413.44. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 528.70 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 246.51. Your starting balance (escrow balance required) according to this analysis should be \$1,447.22. This means you have a shortage of 1,200.71. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 24 months.

We anticipate the total of your coming year bills to be 3,172.18. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	264.35
Surplus Amount:	0.00
Shortage Amount:	50.03
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$314.38</u>

Paying the shortage. If your shortage is paid in full, your new

monthly payment will be \$575.07 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed. If you would like to pay the shortage now, please pay the entire amount of the shortage before the effective date of your new payment. To ensure that the funds are posted to your account correctly, please notify your asset manager that you are paying the shortage.

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
CINCINNATI DIVISION**

In Re: Case No. 16-12933

Audrey L. Bullar Chapter 13

Debtor. Judge Beth A. Buchanan

CERTIFICATE OF SERVICE

I certify that a copy of the foregoing Notice of Mortgage Payment Change was served **electronically** on April 15, 2020 through the Court's ECF System on all ECF participants registered in this case at the e-mail address registered with the Court

And by **ordinary U.S. Mail** on April 15, 2020 addressed to:

Audrey L. Bullar, Debtor
928 Morris Street
Apt. #3
Cincinnati, OH 45206

Respectfully Submitted,

/s/ Molly Slutsky Simons
Molly Slutsky Simons (0083702)
Sottile & Barile, Attorneys at Law
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Loveland, OH 45140
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Attorney for Creditor